

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
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Fairfield, NJ 07004
Telephone: 973-575-0707
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Laura Egeman, Esq. (LE-8250)

In Re:

Adam Timothy Marchick,

Debtor,

Case No.: 19-14180-JKS

Chapter: 7

Hearing Date: <HEARING DATE>

Judge: John K. Sherwood

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND MORTGAGE DATED DECEMBER 11, 2014)**

Chastity Wilson of full age, employed as Assistant Secretary

by USAA FEDERAL SAVINGS BANK, hereby certifies the following:

Recorded on December 18, 2014, in Bergen County, in Book 01818 at Page 2105

Property Address: 194 LOUIS ST HACKENSACK, NEW JERSEY 07601

Mortgage Holder: USAA FEDERAL SAVINGS BANK

1. PAYOFF STATEMENT

Unpaid Principal Balance:	\$ 296,375.44
Accrued interest from _____ to _____:	\$ 10,309.67
(Interest rate = _____ % per year; \$ _____ per day x _____ days)	
Unearned interest from _____ to _____:	\$ _____
Per diem interest from _____ to _____:	\$ _____
Late Charges from _____ to _____ (\$ _____ /mo. x _____ mos.):	\$ _____
Attorney's fees and costs as of _____:	\$ _____

Advances through February 28, 2019 for:

Real Estate Taxes:	\$ 10,297.28
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Insurance premiums:	\$ <u>Included in RE Taxes</u>
Other:	\$ <u>0.00</u>
<i>Sub-Total of Advances:</i>	\$ <u>10,297.28</u>
Less Escrow Monies:	(<u>\$ 0.00</u>)
<i>Net Advances:</i>	\$ <u>10,297.28</u>
Interest on advances from _____ to _____:	\$ <u>0.00</u>
Other charges: Corporate Advance	\$ <u>5,750.90</u>
Less unearned interest:	(<u>\$ 0.00</u>)
TOTAL DUE AS OF <u>March 5, 2019:</u>	\$ <u>322,733.29</u>
Date of last payment¹: <u>April 1, 2018</u>	

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of March 6, 2019: \$ 331,593.83

*Source: Appraisal

Liens on the real estate:

1. Real estate taxes as of <u>February 28, 2019:</u>	\$ <u>10,309.67</u>
(Insurance Premiums included above)	
2. First Mortgage (principal and interest), as of <u>February 28, 2019:</u>	\$ <u>306,685.11</u>
3. Second Mortgage (principal and interest), as of <u>February 28, 2019:</u>	\$ <u>0.00</u>
4. Other (specify below): Corporate Advance	\$ <u>5,750.90</u>
TOTAL LIENS:	(<u>\$ 322,733.29</u>)

APPARENT EQUITY AS OF March 5, 2019: \$ 0.00

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: March 14, 2019

Chastity Wilson

Signature

Chastity Wilson
Assistant Secretary of
Nationslar Mortgage LLC
a/b/a Mr. Cooper
rev.8/1/15

¹ Based on my review of the Servicing Records, the Debtor(s)' account is due for the April 1, 2019 payment.